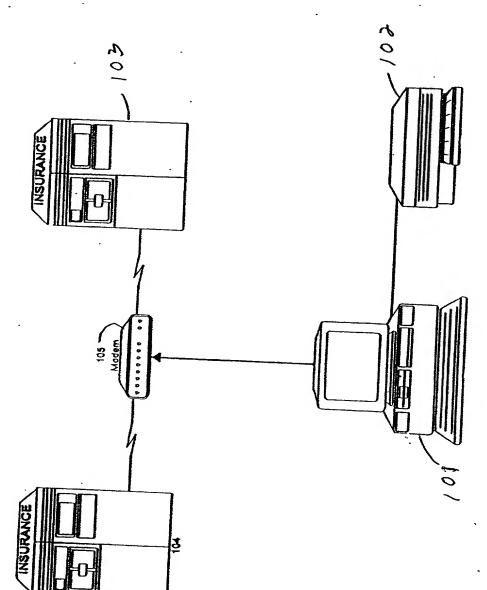
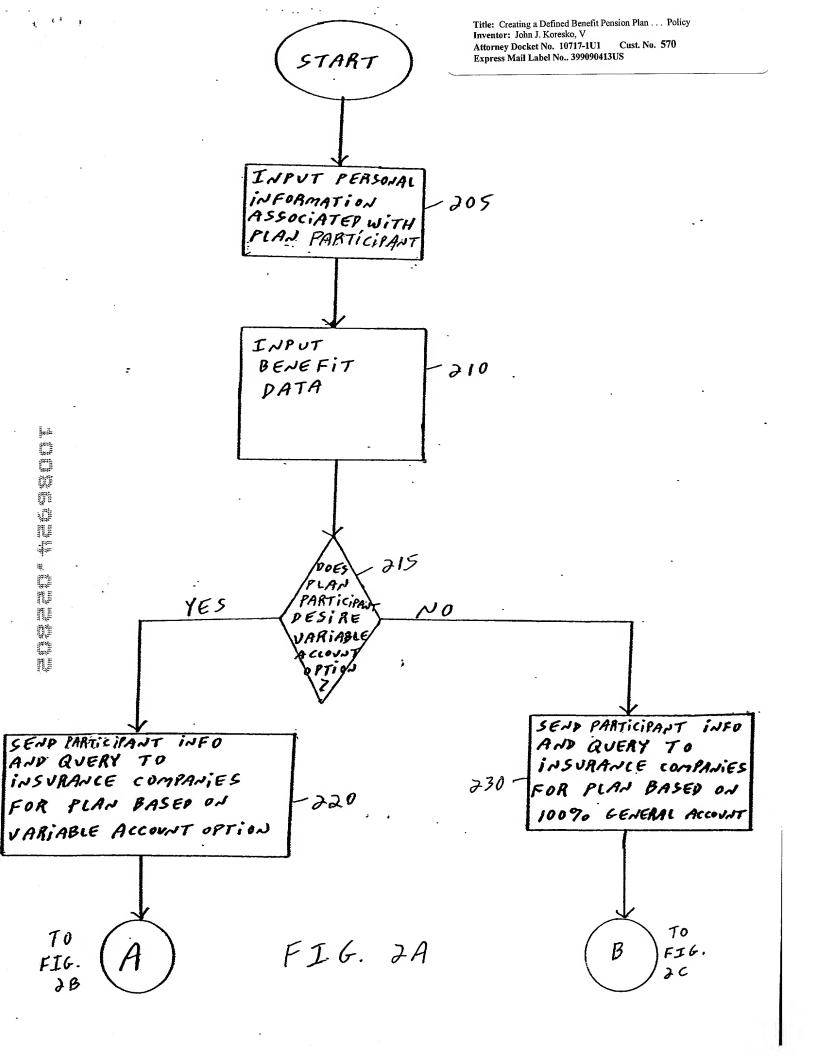
Title: Creating a Defined Benefit Pension Plan . . . Policy Inventor: John J. Koresko, V
Attorney Docket No. 10717-1U1 Cust. No. 570
Express Mail Label No.. 399090413US

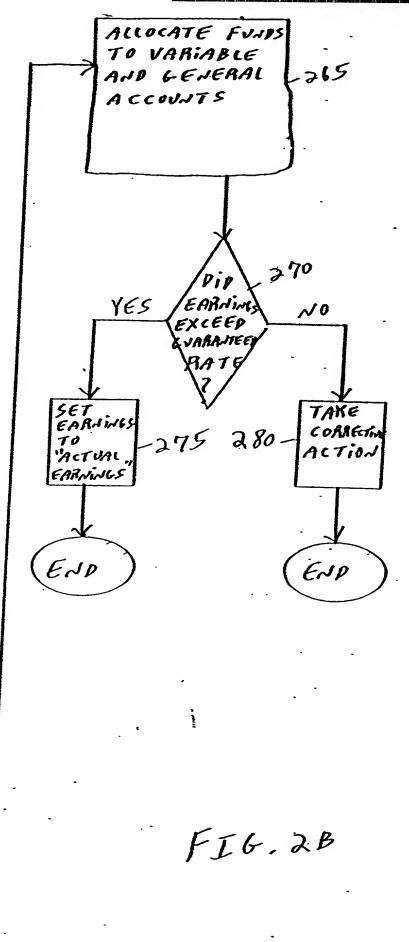
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FIG. 20

Title: Creating a Defined Benefit Pension Plan . . . Policy Inventor: John J. Koresko, V Attorney Docket No. 10717-1U1 Conference Mail Label No.. 399090413US Cust. No. 570 START 305 ENTER ACTUARIAL DATA ELECTRONICAUY GENERATE Policy (ies) USED TO FUND PLAN ELECTRUNICALLY 315 GENERATE SEPARATE AGREEMENT END

FI6.3